

In re:
Gilbert Wright
Debtor

Case No. 24-11190-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 24, 2024

User: admin
Form ID: 3091

Page 1 of 4
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 26, 2024:

Recip ID	Recipient Name and Address
db	+ Gilbert Wright, 3006 Lynwood Court, Pennsburg, PA 18073-1288
14872261	+ Anne Arundel Dermatology PA, 1306 Concourse Drive, Suite 201, Linthicum Heights, MD 21090-1033
14872276	#+ Island Life Acupuncture, 207 Tulpehocken Avenue, Elkins Park, PA 19027-1926

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: support@ymalaw.com	May 25 2024 06:33:00	PAUL H. YOUNG, Young, Marr, Mallis & Deane, LLC, 3554 Hulmeville Rd., Ste 102, Bensalem, PA 19020
tr	Email/Text: Info@ReadingCh13.com	May 25 2024 06:33:00	SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
smg	Email/Text: megan.harper@phila.gov	May 25 2024 06:33:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	May 25 2024 05:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 25 2024 06:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreregion03.ph.ecf@usdoj.gov	May 25 2024 06:33:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14883859	+ Email/Text: bankruptcyreports@wakeassoc.com	May 25 2024 06:33:00	ANNE ARUNDEL DERMATOLOGY, C/O WAKEFIELD & ASSOCIATES LLC, PO BOX 58, FORT MORGAN, CO 80701-0058
14872260	+ EDI: AMSHER.COM	May 25 2024 05:13:00	AmSher Collection Services, 4524 Southlake Parkway, Hoover, AL 35244-3270
14872259	+ EDI: AMSHER.COM	May 25 2024 05:13:00	AmSher Collection Services, 4524 Southlake Parkway, Suite 15, Birmingham, AL 35244-3271
14872262	+ Email/Text: bk@avant.com	May 25 2024 06:33:00	Avant/WebBank, 222 North Lasalle Street, Suite 1600, Chicago, IL 60601-1112
14872263	+ Email/Text: bk@avant.com	May 25 2024 06:33:00	Avant/WebBank, 222 W Merchandise Mart Plaza, Chicago, IL 60654-1103
14872264	+ EDI: CAPITALONE.COM	May 25 2024 05:13:00	Capital One, Attn: Bankruptcy, Po Box 30285,

District/off: 0313-2

User: admin

Page 2 of 4

Date Rcvd: May 24, 2024

Form ID: 309I

Total Noticed: 48

			Salt Lake City, UT 84130-0285
14872265	+ EDI: CAPITALONE.COM	May 25 2024 05:13:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
14875818	+ EDI: AIS.COM	May 25 2024 05:13:00	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14872267	+ EDI: CITICORP	May 25 2024 05:13:00	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
14872266	+ EDI: CITICORP	May 25 2024 05:13:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
14872269	+ EDI: CITICORP	May 25 2024 05:13:00	Citibank North America, Po Box 6497, Sioux Falls, SD 57117-6497
14872268	+ EDI: CITICORP	May 25 2024 05:13:00	Citibank North America, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
14872271	+ Email/Text: elida@commercialtrade.com	May 25 2024 06:33:00	Commercial Trade Bureau, 5330 Office Center Ct., Bakersfield, CA 93309-1561
14872270	+ Email/Text: elida@commercialtrade.com	May 25 2024 06:33:00	Commercial Trade Bureau, Attn: Bankruptcy, 5330 Office Centre Ct, Bakersfield, CA 93309-1561
14872273	+ EDI: PHINGENESIS	May 25 2024 05:13:00	Genesis Financial, Po Box 4499, Beaverton, OR 97076-4499
14872272	+ EDI: PHINGENESIS	May 25 2024 05:13:00	Genesis Financial, Genesis FS Card Services, Po Box 4477, Beaverton, OR 97076-4401
14872275	+ EDI: LCIICSYSTEM	May 25 2024 05:13:00	IC Systems, Inc, Po Box 64378, Saint Paul, MN 55164-0378
14872274	+ EDI: LCIICSYSTEM	May 25 2024 05:13:00	IC Systems, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
14872278	EDI: JEFFERSONCAP.COM	May 25 2024 05:13:00	Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
14872277	EDI: JEFFERSONCAP.COM	May 25 2024 05:13:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
14872861	Email/PDF: resurgentbknotifications@resurgent.com	May 25 2024 04:33:03	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14872842	Email/PDF: MerrickBKNotifications@Resurgent.com	May 25 2024 04:07:38	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14872279	+ EDI: MERCEDES	May 25 2024 05:13:00	Mercedes - Benz Financial Services, Attn: Bankruptcy, P.O. Box 685, Roanoke, TX 76262-0685
14872280	+ EDI: MERCEDES	May 25 2024 05:13:00	Mercedes - Benz Financial Services, P.o. Box 961, Roanoke, TX 76262-0961
14872281	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 25 2024 04:07:39	Merrick Bank/CCHoldings, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
14872282	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 25 2024 04:07:39	Merrick Bank/CCHoldings, Po Box 9201, Old Bethpage, NY 11804-9001
14872283	+ EDI: AGFINANCE.COM	May 25 2024 05:13:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
14872284	+ EDI: AGFINANCE.COM	May 25 2024 05:13:00	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
14872285	+ Email/PDF: ebnotices@pnmac.com	May 25 2024 04:20:25	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387

District/off: 0313-2

User: admin

Page 3 of 4

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14872286	+ Email/PDF: ebnotices@pnmac.com	May 25 2024 04:20:39	PennyMac Loan Services, LLC, Po Box 514387, Los Angeles, CA 90051-4387
14872288	^ MEBN	May 25 2024 01:12:58	Prosper Funding LLC, 221 Main Street, San Francisco, CA 94105-1906
14872287	^ MEBN	May 25 2024 01:12:58	Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
14872289	+ EDI: SYNC	May 25 2024 05:13:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14872290	+ EDI: SYNC	May 25 2024 05:13:00	Synchrony Bank/Amazon, Po Box 71737, Philadelphia, PA 19176-1737
14872292	+ Email/Text: dbogucki@trumark.org	May 25 2024 06:33:00	Trumark Financial Credit Union, 335 Commerce Dr, Fort Washington, PA 19034-2701
14872291	+ Email/Text: dbogucki@trumark.org	May 25 2024 06:33:00	Trumark Financial Credit Union, Attn: Bankruptcy, 335 Commerce Dr, Fort Washington, PA 19034-2701
14872293	+ EDI: USBANKARS.COM	May 25 2024 05:13:00	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
14872294	EDI: USBANKARS.COM	May 25 2024 05:13:00	U.S. Bankcorp, Cb Disputes, Saint Louis, MO 63166
14872296	^ MEBN	May 25 2024 01:13:12	Westlake Portfolio Management, LLC, 4751 Wilshire Blvd, Los Angeles, CA 90010-3827
14872295	^ MEBN	May 25 2024 01:12:55	Westlake Portfolio Management, LLC, Attn: Bankruptcy, Po Box 76809, Los Angeles, CA 90076-0809

TOTAL: 46

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 26, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 24, 2024 at the address(es) listed below:

Name	Email Address
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MICHAEL PATRICK FARRINGTON

on behalf of Creditor PENNYMAC LOAN SERVICES LLC mfarrington@kmlawgroup.com

PAUL H. YOUNG

on behalf of Debtor Gilbert Wright support@ymalaw.com

District/off: 0313-2

User: admin

Page 4 of 4

Date Rcvd: May 24, 2024

Form ID: 309I

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ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com
,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:			
Debtor 1:	<u>Gilbert Wright</u>		
	First Name	Middle Name	Last Name
Debtor 2:	<u></u>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		
Case number:	24-11190-amc		
	Social Security number or ITIN:	xxx-xx-4690	
	EIN:	-- --	
	Social Security number or ITIN:	----	
	EIN:	-- --	
	Date case filed for chapter:	13	4/8/24

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Gilbert Wright	
2. All other names used in the last 8 years		
3. Address	3006 Lynwood Court Pennsburg, PA 18073	
4. Debtor's attorney Name and address	PAUL H. YOUNG Young, Marr, Mallis & Deane, LLC 3554 Hulmeville Rd. Ste 102 Bensalem, PA 19020	Contact phone 215-639-5297 Email: support@ymalaw.com
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 5/24/24

For more information, see page 2

Debtor **Gilbert Wright**

Case number **24-11190-amc**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	July 12, 2024 at 10:45 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (484) 309-8709, Enter Meeting ID 503 796 7663, and Passcode 4545941595 For additional meeting info, go to https://www.justice.gov/ust/moc														
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td>Deadline to file a complaint to challenge dischargeability of certain debts:</td> <td>Filing deadline: 9/10/24</td> </tr> <tr> <td colspan="2">You must file:</td> </tr> <tr> <td colspan="2"> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </td> </tr> <tr> <td>Deadline for all creditors to file a proof of claim (except governmental units):</td> <td>Filing deadline: 6/17/24</td> </tr> <tr> <td>Deadline for governmental units to file a proof of claim:</td> <td>Filing deadline: 10/5/24</td> </tr> </table> <hr/> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. <hr/> <table border="0"> <tr> <td>Deadline to object to exemptions:</td> <td>Filing deadline:</td> </tr> <tr> <td>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</td> <td>30 days after the conclusion of the meeting of creditors</td> </tr> </table>		Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 9/10/24	You must file:		<ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 6/17/24	Deadline for governmental units to file a proof of claim:	Filing deadline: 10/5/24	Deadline to object to exemptions:	Filing deadline:	The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	30 days after the conclusion of the meeting of creditors
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Deadline for governmental units to file a proof of claim:	Filing deadline: 10/5/24															
Deadline to object to exemptions:	Filing deadline:															
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	30 days after the conclusion of the meeting of creditors															
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$2516.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 8/21/24 at 10:00 AM , Location: Courtroom #4, 900 Market Street, Philadelphia, PA 19107															
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.															
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.															
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.															
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.															